

2020/21

PN1


Notes for Student Finance


We welcome applications in Welsh. This won't lead to a delay in our response.
You can also apply online at: www.studentfinancewales.co.uk

Student Finance Wales is a Student Loans Company service which provides financial support to students on behalf of the Welsh Government.

You should **not** be completing the PN1 form if any of the following apply to you:

- You normally live in England, Scotland, Northern Ireland, the Channel Islands or the Isle of Man, but you have moved or will be moving to Wales to undertake this course. If this is the case, you should contact whichever of the following organisations is relevant:
 - Student Finance England (SFE);
 - Student Awards Agency Scotland (SAAS);
 - The Northern Ireland Education Authority (EA);
 - The Education Department of Guernsey or Jersey; or
 - The Education Department for the Isle of Man.
- You are a national of a European Union Member State and you have moved to Wales to attend a Higher Education course. If this is the case, you should contact the Student Finance Services Team on **0141 243 3570** or go to: www.studentfinancewales.co.uk for more information.
- You are, or will be attending a part-time higher education course. In some circumstances, you may qualify for help if you are taking a part-time course. For more information you should call us on **0300 200 4050**.
- You will be starting a course in a health related discipline and are eligible to apply for a bursary from the National Health Service (NHS), Student Awards Agency Scotland (SAAS) or Department of Health and Social Care (DHSC) which is **not** assessed on your household income, excluding the social work bursary.

You must use these notes whenever you see this icon within the PN1 form. 

Any evidence that you are required to provide is also outlined in these notes and is marked with this icon. 

Wherever you see this evidence icon on the PN1 form you should check these notes for information on the evidence required.

Section 1 - finance available

Maintenance Loan (Loan for Living Costs) **REPAYABLE**

You may not be eligible for a Maintenance Loan if you already hold a UK honours degree, unless you are taking a particular vocational degree.

If you started your course on or after 1 August 2018, the way we'll work out your Maintenance Loan has changed. We'll work out how much Welsh Government Learning Grant you can get first then the rest of your student finance will be awarded as a Maintenance Loan. If you request more Maintenance Loan than you're entitled to, we'll award you the lower amount.

If you started your course on or after 1 August 2018 and you're a full-time distance learning student, you may be eligible for a Maintenance Loan.

Tuition Fee Loan **REPAYABLE**

You may not be eligible for a Tuition Fee Loan if you already hold a UK honours degree.

If you started your course on or after 1 August 2018 at a university or college in Wales, England, Scotland or Northern Ireland that is charging flexible or variable tuition fees up to a maximum of £9,250 you will be able to take out a Tuition Fee Loan of up to £9,250.

If you started your course before 1 August 2018 at a university or college in Wales, England, Scotland or Northern Ireland that is charging flexible or variable tuition fees up to a maximum of £9,250 you will be able to take out a Tuition Fee Loan of up to £4,720. You may be able to get a Fee Grant of up to £4,530 to cover the rest of your tuition fees. Please see the example in the Fee Grant section below.

If you are undertaking a course at a private university or college you can only apply for a Tuition Fee Loan up to the maximum of £6,165 if your course is one that qualifies for tuition fee support.

If you are on an accelerated degree course, please contact your university or college if you are unsure about the tuition fee amount you will be charged.

The Tuition Fee Loan borrowed will be paid directly to your university or college in three instalments within the academic year. You will be liable for your Tuition Fee Loan from the first day of each term.

If you started your course on or after 1 August 2018 and you're a full-time distance learning student, you may be eligible for a Tuition Fee Loan.

Fee Grant **NOT REPAYABLE**

If you started your course before 1 August 2018 you may be eligible for a Fee Grant.

The Fee Grant amount is the difference between the maximum Tuition Fee Loan available (£4,720) and the Tuition Fee being charged by the university or college.

For example:

Tuition Fee charged (up to £9,250) - Tuition Fee Loan maximum (£4,720) = Fee Grant entitlement (up to £4,530)

Your Fee Grant will be paid directly to your university or college in three instalments within the academic year.

You will not be eligible to receive this Fee Grant if you are undertaking a course at a private university or college.

If you receive a Tuition Fee Waiver, the Fee Grant paid to your university or college will be reduced by the amount of fee waiver you receive.

Section 1 - finance available

Continued

Welsh Government Learning Grant **NOT REPAYABLE**

The amount of Welsh Government Learning Grant that you're entitled to will be based on your household income and where you're studying.

If you started your course on or after 1 August 2018, you will receive a Welsh Government Learning Grant of at least £1,000 if you're not receiving a reduced rate loan. If you're receiving a Special Support Grant, you may also be eligible for additional Welsh Government Learning Grant funding in addition to your Special Support Grant.

If you started your course before 1 August 2018 and are eligible for a Welsh Government Learning Grant - you will receive up to £5,161 depending on your household income. If you are eligible to receive a Special Support Grant, you will not be eligible to receive a Welsh Government Learning Grant.

If you started your course on or after 1 August 2018 and you're a full-time distance learning student, you may be eligible for a Welsh Government Learning Grant.

Special Support Grant **NOT REPAYABLE**

The Special Support Grant is available to help with extra course-related costs such as books, equipment, travel and/or childcare.

You can apply for a Special Support Grant if, for example, you are a lone parent, have certain disabilities or qualify for certain benefits. Getting a Special Support Grant will not affect the amount of Maintenance Loan you can get.

If you started your course on or after 1 August 2018, you may be eligible for a Special Support Grant of up to £5,161 and an additional Welsh Government Learning Grant and/or Maintenance Loan based on your household income and where you'll be studying.

If you started your current course before 1 August 2018, you may be eligible for a Special Support Grant of up to £5,161. If you're eligible, you'll receive a Special Support Grant **instead** of a Welsh Government Learning Grant.

If you started your course on or after 1 August 2018 and you're a full-time distance learning student, you may be eligible for a Special Support Grant.

The questions in Section 9 will help you work out if you are able to get a Special Support Grant. You can find out more information about loans and grants at www.studentfinancewales.co.uk

Adult Dependants' Grant **NOT REPAYABLE**

This grant is dependent on your income and any income of your dependants. You can only apply for this grant if you meet any one of the following criteria: you are married, in a civil partnership, aged 25 or over and living with a partner of either sex, or have another adult dependant. You can only apply for this grant for one adult dependant; if you have more than one adult dependant, you can still only receive one grant.

Parents' Learning Allowance **NOT REPAYABLE**

The amount you receive depends on your income and that of your dependants (including your husband, wife or partner). It is not counted by Jobcentre Plus or housing benefit departments when calculating your other benefits, so you do not have to choose between Parents' Learning Allowance and other benefits.

Section 1 - finance available

Continued

Childcare Grant **NOT REPAYABLE**

You may get help with some of your childcare costs, depending on your income and any income of your dependants, if you have dependent children aged under 15 at the beginning of the academic year, including dependent children who are born after the start of the academic year – or under 17, if they have special educational needs – and you need childcare services for them. You may be able to get help with childcare costs during holidays as well as during term-time. Your children must be looked after by registered or approved childminders or an approved childcare provider for you to get this grant. You cannot have this grant if you or your partner receives the childcare element of either Working Tax Credit or Universal Credit, Childcare Allowance from the National Health Service (NHS) or Tax-Free Childcare from HM Revenue and Customs (HMRC), you have to choose one or the other.

You will be sent more information about the Childcare Grant and further forms to complete and tell us your weekly childcare costs.


Disabled Students' Allowances (DSAs) **NOT REPAYABLE**

These can help pay for the extra course-related costs you may have as a result of your disability, including a long-term health condition, mental health condition, specific learning difficulty or autism spectrum disorder. This includes special equipment, a non-medical helper or special travel arrangements.


If you provide evidence of your disability this will help us process your application more quickly. You can find out more about the evidence we need on the DSAs application. If you do not have this evidence yet, send this form to us now and send in the evidence of your disability later. We will contact you to ask for the extra information we need.

If you are taking your course by distance learning or otherwise undertaking but not attending a course in person for a reason which relates to your disability, you can apply for all types of student finance (except Travel Grant) as if you were attending in person. The evidence you send must show that you are unable to attend university or college in person for a reason which relates to your disability.

If you started your course on or after 1 August 2018 and you're a full-time distance learning student, you may be eligible for Disabled Students' Allowances.

 If you want to apply for DSAs only, you should complete sections 2–5 of this form and return it to us. We will then send you another form that asks more specific questions about your disability/specific learning difficulty. Alternatively, if you want to send us all the details in one go you should complete a full DSA1 form instead of this form. You can download a full DSA1 application form at: www.studentfinancewales.co.uk

Bursaries and Scholarships **NOT REPAYABLE**

 Some universities and colleges may choose to offer discretionary bursaries or scholarships. The amount offered would be at their discretion and you may not need to be eligible for the full Welsh Government Learning Grant or the full Special Support Grant to qualify for their bursary or scholarship scheme.

Section 1 - finance available

Continued

Travel Grant **NOT REPAYABLE**

If you have to study at a university or college outside the UK for the majority of any term in the academic year or if you have to attend a place in the UK away from your main college or university as part of your medical or dental training, you may be eligible for help with the cost of travel. You may also be able to get help to cover the cost of the medical insurance, visa costs and vaccinations. The support you receive is dependent on your household income.

If you have extra travel costs because you are disabled or have a specific learning difficulty, you should apply for Disabled Students' Allowances instead.

You will be sent further forms to complete about your travel costs.

If you are still having difficulty choosing which types of financial support you wish to apply for there is further information about loans and grants available at: **www.studentfinancewales.co.uk**

You can order forms and guides in Braille, large print or audio by emailing with your name, address, customer reference number along with what form and format you require to: **brailleandlargefonts@slc.co.uk** or you can telephone us on **0141 243 3686**.

Please note that the above email address and telephone number can only deal with requests for alternative formats of forms and guides.

Section 2 - personal details

Personal details

- a** If you have been granted 'leave to enter or remain' as a Stateless Person, you can answer 'None' or 'Stateless' in the Nationality box.

Identity evidence

- b1** Your passport must be valid and not expired when we process your application. It can take at least 6 weeks to process your application.

If your UK passport has expired you must send your original UK birth or adoption certificate.

If your name has changed from the name that appears on your birth certificate or passport then please send the relevant evidence confirming this and give details of any previous names you have had.

Your documents will be returned to you as soon as possible.

If you have lost your birth certificate you can get a replacement by contacting the General Register Office.

Previous loans

- c** If you are behind with repayments on a previous loan, you should not apply for student finance until you have resolved this issue.

If you have any Mortgage Style (MS) Loans please call your debt owner on the telephone number shown on the most recent correspondence that you have received from them. If you do not know who your debt owner is please call **0300 100 0632** for advice.

If you have any outstanding Income Contingent Repayment (ICR) loans, please call **0300 100 0611** for advice.

Contact details

- d** If you provide a term-time correspondence address all correspondence we issue will be sent to that address from the date you move there.

Armed Forces

- f** You may be eligible for support to study a distance learning course outside of Wales if you or your family member (who you live with) is currently serving outside Wales in one of the following:

- the Naval Service (Royal Navy and Royal Marines);
- the Army;
- the Royal Air Force;
- the Royal Military Police; or
- the Gurkhas

The following family members will be eligible students:

- a spouse, co-habiting partner or civil partner living with a member of the UK Armed Forces serving outside Wales
- a child, step-child or adoptive child under the age of 25 living with a member of the UK Armed Forces serving outside Wales
- a dependant parent living with either:
 - a child who is a member of the UK Armed Forces serving outside Wales
 - the child's spouse, co-habiting partner or civil partner who is a member of the UK Armed Forces serving outside Wales.

Section 2 - personal details

Continued

If you are in the Armed Forces

You need to send a letter confirming your name, your address (or BFPO address) and which country you were ordinarily resident in before you were based at your current location. It must also confirm the country you're currently based in.


If your family member is in the Armed Forces, you need to send a letter confirming the following:


- their name
- their address (or BFPO address)
- your name
- their relationship to you
- where they're currently based
- if you have been ordinarily resident in the UK, which country they were ordinarily resident in before they were based at their current location
- if you've never been ordinarily resident in the UK, which country they signed up for the Armed Forces in.

The letter you send must be signed, stamped and dated by the Armed Forces Unit Records Office.

Current relationship status

g You are 'living with a partner' if you are sharing a home with your partner but you are not married or in a civil partnership. It does not matter whether you are of the same sex or of the opposite sex.

 If you will be under 25 at the start of the academic year, and you are married or in a civil partnership, please send your original marriage certificate or civil partnership documentation with the application.

 If you are **divorced** or **separated**, or if you have been in a **civil partnership which has been dissolved**, you should send a copy of the decree absolute, dissolution order, or a letter from your solicitor confirming your status.

 If you are **widowed** or a **surviving civil partner**, please send the original death certificate.

Any original documents will be returned to you.

Section 3 - residence

Nationality

a1 If you have provided your UK passport information or birth certificate as part of section 2, you do not need to send any further evidence of your UK nationality.

Armed Forces

If you, your parent(s) or partner are serving in the armed forces, you must apply for student finance in the UK country where you were ordinarily resident when you/they enlisted unless you permanently live in another area of the UK. We can accept certified photocopies of your residency evidence, stamped with your unit stamp. You should use your BFPO address for all correspondence.

a2 If you answer 'Yes' to this question, you must send your passport or National Identity card as evidence of your EU nationality.

Swiss National

a3 If you answer 'Yes' to this question, you must provide evidence to show that you are the child of a Swiss national by sending us your **parent's** passport or National Identity card. You must also send us **your** birth certificate or equivalent.

a4 We need a signed letter from your Swiss national parent(s) stating their UK address, and that they live(d) there on the first day of your academic year. To prove this they must also send **one** of the following documents

- bank statements
- Utility bill
- Payslips
- Local Authority correspondence
- Tenancy agreement/Mortgage statement
- Government department correspondence.

See c2 on page 11 of these notes to find out when your academic year starts.

Residence status

b1 The EEA or Swiss national must provide proof of their nationality with their passport or National Identity card.

As proof of the current employment status of the EEA or Swiss national who is working, has worked or is looking for work, one of the following must be provided as evidence:

- a P60 or a letter from employer if currently working;
- Audited accounts, tax returns or details of income if self-employed;
- a letter from employer confirming the intention to continue working whilst studying;
- P45, P60 or letter from previous employer if currently looking for work or previously worked in the UK.

If your child, son or daughter-in-law or child's civil partner is the worker you must be dependent on them.

For children of EEA workers the term 'child' means a person 'under the age of 21; or dependants of the person or the person's spouse or civil partner.' This does not apply in cases where the EEA worker parent has died or left the UK and the child is staying on in the UK to finish their education.

b2 To get student finance as the child of a Turkish Worker, your Turkish parent must be working in the UK on the first day of your course.

 Send us:

- Your parent's passport or National Identity card.

We also need evidence of your Turkish parent's employment in the UK, send us:

- a contract of employment.

Section 3 - residence

Continued

b3 Settled status

'Settled status' means that you can live in the UK permanently without the Home Office placing any restrictions on how long you may remain.

You are free from any restriction if any of the following apply:

- you are a British citizen;
- you have a right of 'permanent residence' in the UK;
- you have been granted 'indefinite leave to remain';
- you have a right of abode in the UK.

Further information about the right of permanent residence and other immigration issues can be obtained from the Home Office.

e If you do not have a British passport or Biometric Residence Permit which confirms your immigration status, but you have a letter from the Home Office which does, please send this original letter with your application form.

We will only use your Biometric Residence Permit to validate your identity, no other data from it will be used or stored.

b4 Refugee status

If you or your:

- husband, wife, civil partner; or
- parent(s), step-parent

have successfully applied for refugee status in the UK under the terms of the 1951 United Nations Convention Relating to the Status of Refugees, and you, or they, have been granted refugee status, the Home Office will have sent you, or them, a letter and an immigration status document confirming this.

e Please send the original Home Office letter and immigration status document, normally a passport or Biometric Residence Permit, of the person who holds refugee status. You should also send evidence of your relationship to the person who holds refugee status if it is not you. We will only use your Biometric Residence Permit to validate your identity, no other data from it will be used or stored.

If you are claiming student finance as the child or step-child of a refugee, you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the Home Office.

If you are claiming student finance as the husband, wife or civil partner of a refugee, you must have been their husband, wife or civil partner at the time of their application for asylum.

Expiry date

If you or your:

- husband, wife, civil partner; or
- parent(s), step-parent

were granted refugee status without an expiry date you should mark the expiry date box as N/A (not applicable).

Section 3 - residence

Continued

b5 Stateless persons

If you or your:

- husband, wife, civil partner; or
- parent(s), step-parent

have been granted 'leave to enter or remain' as a Stateless Person in the UK, you or they will have received a letter and an immigration status document from the UK Home Office confirming this.

e Please send the Home Office letter and Biometric Residence Permit of the person who has been granted 'leave to enter or remain' as a Stateless Person. You should also send evidence of your relationship to the person who has been granted 'leave to enter or remain' as a Stateless Person if it is not you.

If you are claiming student finance as the child or step-child of a person granted 'leave to enter or remain' as a Stateless Person, you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the UK Home Office.

If you are claiming student finance as the husband, wife or civil partner of someone who has been granted 'leave to enter or remain' as a Stateless Person, you must have been their husband, wife or civil partner at the time of their application.

b6 Leave to enter or remain

If you or your husband, wife, civil partner or parent(s) or step-parent have been granted:

- 'leave to enter or remain' in the UK as a result of a failed asylum application; or
- 'leave to enter or remain' in the UK on the grounds of family or private life. This also applies to those who were not granted this leave but have been granted leave to remain outside the rules on the grounds of Article 8 of the ECHR; or
- discretionary leave where no application for asylum has been made; or
- Humanitarian Protection

the Home Office will have sent you, or them, a letter and an immigration status document confirming this.

e Please send the original Home Office letter and immigration status document, normally a passport or Biometric Residence Permit of the person who has been granted 'leave to enter or remain'. You should also send evidence of your relationship to the person who has been granted leave to enter or remain if it is not you.

We will only use your Biometric Residence Permit to validate your identity, no other data from it will be used or stored.

If you are claiming student finance as the child or step-child of a person granted 'leave to enter or remain', you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the Home Office.

If you are claiming student finance as the husband, wife or civil partner of someone who has been granted 'leave to enter or remain', you must have been their husband, wife or civil partner at the time of their application for asylum.

b7 Leave to enter or remain

If you have been granted 'leave to enter or remain' in the UK under section 67 of the Immigration Act 2016 or are the dependant child of someone who has, you or they will have received a letter and an immigration status document from the UK Home Office confirming this.

e Please send the Home Office letter and Biometric Residence Permit of the person who has been granted 'leave to enter or remain' under section 67 of the Immigration Act 2016. You should also send evidence of your relationship to the person if you are the dependant child of someone who has been granted 'leave to enter or remain' in the UK under section 67 of the Immigration Act 2016.

Section 3 - residence

Continued

Residence history

c2 Date study begins between

- 1 August until 31 December inclusive
- 1 January until 31 March inclusive
- 1 April until 30 June inclusive
- 1 July until 31 July inclusive

Date academic year begins

- 1 September
- 1 January
- 1 April
- 1 July

For example: If your course starts in September 2020, we need to know where you lived between 01/09/2017 and 01/09/2020.

If your course starts in March 2021, we need to know where you lived between 01/01/2018 to 01/01/2021.

Section 4 - about your course and your university or college

Course details

You will not be able to apply for an NHS funded course starting on or after 1st August 2017 at a university or college in Northern Ireland.

b2 Direct Entry means coming directly into a course programme on a year greater than the first year of the course.

c If the course details you give us can't be confirmed yet, your student funding may be delayed. You should give as much detail about your university or college and course as you can, for example full university/college name, full course name and UCAS course code.

If you are unsure about the tuition fee amount you will be charged or you're studying abroad, please contact your university or college.

Course type

d Full-time undergraduate

For these courses you will attend university or college on most days of the week and for most weeks of the year (apart from weekends and the usual holidays). You must attend the course for at least 24 weeks in the academic year, unless it is the last academic year of the course, in which case you must attend for at least eight weeks. The course must also last for at least one academic year.

You will still be considered to be attending your course even if arrangements have been made by your university or college for you to take the course without having to attend.

e Full-time distance learning

If your course started before 1 August 2018 and you are studying on a full-time distance learning course for a reason relating to a disability you must send evidence that clearly shows you are unable to attend university or college in person for a reason which relates to your disability. If you're studying on a full-time distance learning course because you or your family member is currently serving in the Armed Forces outside of Wales, you don't have to send evidence of a disability.

Full-time foundation degree

Foundation degrees are employment-related higher education qualifications designed to give you the skills needed at the relevant professional and higher technician level. They are designed to be flexible to suit different situations, and you can complete foundation degrees in two years if you study full-time.

Full-time course involving a placement ('sandwich' course)

This kind of course includes full-time education at the university or college, plus periods of industrial or work placement.

e2 Term details

We'll send you additional forms to complete with your study abroad and travel details.

You should select 'Work placement' if you will be working in the UK or abroad as part of your course during this academic year or if your placement is part of a sandwich course.

Placement details

g If you don't know where your placement will be yet you should let us know as soon as possible.

If your placement is an unpaid placement that is not listed then you will only be entitled to a reduced rate of Maintenance Loan.

Section 5 - previous financial support and other information

Previous study

a3 If you did not finish your course due to compelling personal reasons (which does not include reasons of academic performance alone), you must give full details in this section and send the necessary documentary evidence to support the reasons you give.

c If you are eligible to apply for a social work bursary from the Care and Social Services Inspectorate Wales (CSSIW) you should answer 'No' to this question because this is a separate bursary to those offered by the NHS or the DoH.

If you're studying on a Paramedic course at an English university/college and are eligible to apply for tuition fee and/or living cost support from your local ambulance/health trust, you should answer yes to this question.

If you are eligible to apply for an **income assessed** bursary or award, the only element of student finance you are eligible to apply for is the non-income assessed part of the Maintenance Loan and this will be at a reduced rate.

If you are eligible to apply for a **non-income assessed** bursary – you are **not** eligible for any other student finance. The only exception would be if you are a seconded student studying a health related course and you have been advised that you cannot apply for any bursary at all, either income or non-income assessed.

e You must send confirmation of your eligibility for an NHS bursary to Student Finance Wales. If you do not have this evidence now, do not wait until you receive it to submit your application for student finance. Simply send this evidence to Student Finance Wales as soon as you receive it.

If you are unsure about your eligibility for a bursary, contact Student Awards Services, NHS Wales.

National Insurance number

If you do not provide your National Insurance number, payment of your loan(s) will be withheld and you will have to fund your own tuition fees and living costs until you have resolved this issue.

You will find your National Insurance number on any of the following:

- your National Insurance number card or letter;
- a payslip;
- an income tax document such as a P45 or P60.

If you have never been given a National Insurance number, you should leave the National Insurance number boxes blank. You will be contacted if you need to take any action to obtain a National Insurance number.

Maintenance Loan

This loan is paid in instalments directly to you and is to help cover your personal living costs throughout the academic year.

If you started a full-time distance learning course on or before 1 August 2018 (for reasons not relating to disability) you can only apply for a Tuition Fee Loan and a Fee Grant.

If you started your course on or after 1 August 2018, the way we'll work out your Maintenance Loan has changed. We'll work out how much Welsh Government Learning Grant you can get first then the rest of your student finance will be awarded as a Maintenance Loan. If you request more Maintenance Loan than you're entitled to, we'll award you the lower amount.

Tuition Fee Loan

Your Tuition Fee Loan will be paid directly to your university or college in three instalments within the academic year. You will be liable for your Tuition Fee Loan from the first day of each term **not** the date when the instalment is paid to your university or college.

Liability date	% of total Tuition Fee loan that you will be liable for
First day of Term 1	25%
First day of Term 2	50%
First day of Term 3	100%

If you are unsure when your term starts please contact your university or college.

Each payment is made after we receive confirmation from your university or college that you are in attendance at the start of each term. Interest will be charged from the day we pay the Tuition Fee loan to your university or college.

If you are starting the first year of a graduate entry medical or dental programme course you can apply for a Tuition Fee Loan of up to £5,785 (if fee charged is £9,000). If the fee charged by your university/college is more than £9,000, the NHS will fund the additional fee. However, you will need to pay the first £3,465 of the tuition fee amount charged by your university or college.

Applying for a loan at a later date or changing the amount requested

You can apply for a Maintenance Loan or a Tuition Fee Loan at any time in the academic year provided you are within the time limit. The time limit for applying is usually nine months from the start of your academic year.


You can apply for a Maintenance Loan or a Tuition Fee Loan, or change the amount you originally requested at: www.studentfinancewales.co.uk

Terms and Conditions

If you receive a loan, there is a legally binding contract between you and the Welsh Ministers. The loan request section including the declarations set out after section 11 of the PN1 application form are an integral part of your contract with the Welsh Ministers. Additional terms of the contract can be found in Regulations made under section 22 of the Teaching and Higher Education Act 1998, as amended from time to time, or successor legislation.

Section 7 - dependent and independent students

a3 Having the care of a person under the age of 18 means that you look after a child and the child lives with you, irrespective of your relationship to the child.

 Send the child's/children's original birth certificate(s) and evidence that you have care of the child, for example, evidence that you are receiving Child Benefit, Child Tax Credit or the child element of Universal Credit.

b Irreconcilable estrangement

You will normally be considered irreconcilably estranged from your parents if you have not had verbal or written contact with both of your biological or adoptive parents, or your only living parent for twelve months or more before the start of your academic year, and this will not change.


You will **not** be considered irreconcilably estranged from your parents because:

- you do not get on with your parents;
- you do not live with them;
- your parents do not want to give details of their income; or
- your parents choose not to provide you with financial support.

For more help and information on applying as an estranged student, go to the 'Standalone' website.

In the legal care of a Local Authority

If you started your course on or after 1 August 2018 - If you have been in the custody or legal care of a Local Authority, or under a special guardianship order at any point between the ages of 14 and 16 (before the start of your course) but have been back in the legal care of your parents, you will still be considered independent.

 You should only send us evidence of your household income if you're applying for any of the grants in section 10.


If you started your course before 1 August 2018 - If you have at any point been in the custody or legal care of a Local Authority but have been back in the legal care of your parents at any time since then, you will not be considered independent.


Send a signed and dated letter from your Local Authority or a professional person that has known you for at least 12 months.

c To be considered as supporting yourself financially you must have met your own living costs for at least 3 years from any of the sources below. This does not have to be 3 consecutive years:

- income from employment;
- Benefits;
- State studentships;
- Scholarships, exhibitions and bursaries.

You would not be considered as supporting yourself financially if you are supported by a parent.

 Please send evidence that you have been supporting yourself financially such as P60s or benefit information.

 If you've been granted 'leave to enter or remain' in the UK under section 67 of the Immigration Act 2016 or you are the dependant child of someone who has, you don't need to send any evidence of independence.

Section 8 - student financial details

Unearned income

- a** You may be asked to confirm any estimated income at a later date. If your actual income is different from your estimated income we will reassess your entitlement to student finance. This may change the level of financial support you receive.

When working out your taxable unearned income, you should **not** include:

- earnings from full or part-time work such as vacation work or work you do during term-time;
- any Maintenance Loan or grant payments you may receive;
- payments you receive from your parents under a covenant;
- maintenance payments you expect to receive for your children. These maintenance payments should be included as part of your children's income in question 8d;
- Teacher Training Bursaries;
- bounties paid by the armed services to reservists or disablement or invalidity pensions;
- ISAs.

Payments from an employer

- b** You should **only** provide an amount here if you are being released from employment by your employer to attend your course. If this is the case, you should only include salary or wages for days you are actually attending your course and have been released from your employment to do so. Any earnings from salary or wages entered here may affect your student finance entitlement.

Do not provide any amount here if you are a student who is working while studying but have not been specifically released by your employer to attend your course.

Dependent children

- d** You must include any income the child receives from working, from interest earned on savings, from investments and from any maintenance payments you expect to receive for your children as part of **their** income in this question.

Don't include income from sources such as child benefit, child tax credit, child element of Universal Credit, Government Child Trust or minimal sums of money from other sources when entering a child dependant's income.

If your child dependant's income will be at least 15% less than it was in the tax year 2018-19 you can apply for a current year income assessment. This means we would use their expected income for tax year 2020-21 instead of their actual income for 2018-19 when working out your grant entitlement. If you want to be assessed using expected income for tax year 2020-21 use the additional notes pages at the back of the form to give us details.

- e** You must send your child's/children's original birth certificate(s) and photocopies of evidence showing child's income from all sources after tax and social security contributions in tax year 2018-19.

Section 9 - Special Support Grant

You will be assessed for a Special Support Grant once we have received evidence to show you are eligible. If you do not have the evidence now, you should still send your application and send the evidence as soon as you have it.

If you're eligible for Special Support Grant you can get up to £5,161 and, depending on your circumstances, this may be topped up with additional Welsh Government Learning Grant.

- a** You can also apply for a Special Support Grant if you are a lone foster parent of a child, or **e** young person aged under 20 who is in full-time education below higher education level.

Special Support Grant category	Evidence item(s) required
You are a lone parent (or a lone foster parent) of a child, or young person aged under 20 who is in full-time education below higher education level	<ul style="list-style-type: none"> • Child's/Children's original birth certificate or a letter confirming foster care, and • Most recent child benefit letter, Tax Credit Award Notice or Universal Credit Award letter
You have a partner who is also a full-time student, and one or both of you has care of a child or young person under 20 who is in full time education below higher education level	<ul style="list-style-type: none"> • Child's/Children's original birth certificate, and • Most recent Child Benefit letter, Tax Credit Award Notice or Universal Credit Award letter, and • A letter confirming your partner is a student if they have not applied for student finance.
You have a disability and qualify for the Disability Premium or Severe Disability Premium	<ul style="list-style-type: none"> • Evidence to show you qualify for • Disability Premium or • Severe Disability Premium, or • Evidence to show you qualify for one of the following benefits: Disability Living Allowance Disabled Person's Tax Credit Attendance Allowance Constant Attendance Allowance War Pensioners Mobility Supplement Severe Disablement Allowance Incapacity Benefit
You are deaf and qualify for Disabled Students' Allowances	<ul style="list-style-type: none"> • Medical evidence of your disability, if you have not applied for Disabled Students' Allowances.
You have been treated as incapable of work for a continuous period of at least 28 weeks	<ul style="list-style-type: none"> • Letter from Jobcentre Plus confirming you receive long term incapacity benefits, or • Letter from your doctor confirming you are incapable of work.
You have a disability and qualify for income-related Employment and Support Allowance	<ul style="list-style-type: none"> • Letter from Jobcentre Plus to confirm you are eligible for Employment Support Allowance (ESA) due to a disability, or • ESA entitlement letter and proof of your disability, for example a letter from your doctor

Section 9 - Special Support Grant

Continued

Special Support Grant category	Evidence item(s) required
You are waiting to go back to a course after illness or caring responsibility	<ul style="list-style-type: none"> • Letter from university or college to confirm suspension from your course was authorised, and • Evidence of illness or need to care for another individual.
You're aged 60 or over	<ul style="list-style-type: none"> • You don't need to send any more evidence. The information or evidence you provide to confirm your identity will prove you're aged 60 or over.
You are entitled to Housing Benefit or the housing element of Universal Credit	<ul style="list-style-type: none"> • Photocopy of entitlement letter dated after your course start date, confirming you're eligible to receive Housing Benefit or the housing element of Universal Credit whilst studying.
You are entitled to a Personal Independence Payment (PIP) or You are entitled to Disability Living Allowance (DLA)	<ul style="list-style-type: none"> • Evidence from the Department for Work and Pensions (DWP) to confirm you are entitled to either of these payments.
You are entitled to an Armed Forces Independence Payment (AFIP)	<ul style="list-style-type: none"> • Evidence from the Service Personnel and Veterans Agency (SPVA) or DWP to confirm you are entitled to this payment.

Section 10 - Parents' Learning Allowance, Adult Dependants' Grant and Childcare Grant

- c** This information will be used to work out if your children are mainly financially dependent on you or your partner during this academic year.
- d** If you apply for Childcare Grant or you choose to receive Childcare Grant instead of the childcare element of either Working Tax Credit or Universal Credit, Childcare Allowance from the NHS or Tax-Free Childcare from HMRC, you will be sent a further form for you to give us your estimated childcare costs. You can get information on all aspects of Working Tax Credit and Universal Credit at: **www.gov.uk**
- e4** Send copies of evidence to show any taxable income received by your adult dependant.
- e** For example, P60, Month 12/Week 52 payslip or a letter from employer to confirm earnings.

If your adult dependant's income will be at least 15% less than it was in the tax year 2018-19 you can apply for a current year income assessment. This means we would use their expected income for tax year 2020-21 instead of their actual income for 2018-19 when working out your grant entitlement. If you want to be assessed using expected income for tax year 2020-21, **still complete this section** and use the additional notes pages at the back of the form to give us details.

Section 10 - Parents' Learning Allowance, Adult Dependants' Grant and Childcare Grant

Continued

You should only answer this question if you started your course before 1 August 2018.

- f** Financial commitments to include would be insurance policies such as household or medical insurance, life assurance premiums, mortgage repayments or maintenance payments for a dependant. You will have to provide documentary evidence of any obligations you declare.
- e**

Section 11 - about your family

Dependent students

If you are a dependent student, the following family members count:

- Your natural or adoptive parents, if both of them live with you;
- Your parent and their partner, if they have one.

Your parent's partner is defined as:

- Your stepmother or stepfather.
- Your parent's opposite **or** same sex partner if they live together as though they were married or in a civil partnership.

Independent students

For the purpose of income assessment, if you are an independent student, only your partner, if you have one, counts.

Your partner is defined as:

- Your husband, wife or civil partner;
- Your opposite or same sex partner, if you are 25 or over and you live with your partner as though you were married or in a civil partnership.

If you do not have a partner as defined above we will only assess your income.

b If the parent you normally live with has remarried – please tick the box 'married'.

e If your parents are divorced or separated, or if they have been in a civil partnership which has been dissolved, you should send a copy of the decree absolute, dissolution order, or a letter from their solicitor confirming their status.

Terms and Conditions

If you cannot sign the form it must be signed on your behalf by your attorney. The Power of Attorney letter must be sent with the application before a signature from that attorney will be accepted.

Privacy Notice

The Student Loans Company Limited (SLC) and the Welsh Government are joint Data Controllers under the Data Protection Legislation. We hold information for the purposes specified in our notification to the Information Commissioner including determining eligibility for student finance, assessing the maximum amount of financial support available, payment of student finance and the detection and prevention of fraud, and may use this information for any of these.

For further details about the way your information is used, who is responsible for it and the rights you have in connection with it, please refer to our full Privacy Notice available online at **www.studentfinancewales.co.uk/privacynotice**

If you don't have internet access, please call us on **0300 200 4050** and we can send a copy to you.

Changes of circumstance

You must notify SLC about any change in your circumstances which may affect your entitlement to financial support.

The most common changes of circumstance for students would be if:

- you are absent from the course for more than 60 days because of illness;
- you are absent for any other reason;
- you leave, abandon or are expelled from the course;
- you stop attending the course and do not intend, or are not allowed, to return for the rest of the academic year;
- you transfer to a different course at the same, or a different, university or college;
- you transfer from a full-time to a part-time course;
- you repeat part or all of a year of your course; or
- the date of the start or end of your course changes.

The quickest and easiest way to tell us about any changes you've had to your address is online. Just log into your account at: **www.studentfinancewales.co.uk**. If any of your course details change or you suspend, withdraw or transfer you need to speak to your university or college who will let us know.

Section 12 - financial details for tax year 2018-19 for parents and partners

What happens if my household income has changed since tax year 2018-19?

If your total household income (before tax) for the tax year 2020-21 will be at least 15% less than it was in tax year 2018-19, **still complete this section** as well as completing a 'Current Year Income Assessment Form'.

You can download this form at: www.studentfinancewales.co.uk from April 2020.



Please note that a current year income assessment cannot be carried out unless you provide your financial details and evidence for the 2018-19 tax year.

If you are Self Assessed

If you completed an online tax return

You should refer to your saved online tax return for the income figures required in this section.

If you completed a paper tax return

There's an online guide to help you answer the questions in this section which you can download from www.studentfinancewales.co.uk

Part B – Data Sharing and you

We will check the financial information that you provide with HM Revenue & Customs (HMRC). This information will be kept securely and held strictly under the provisions of the applicable data protection legislation in the UK.

If you fail to provide your National Insurance (NI) number on the application form we will ask you to provide copies of your financial documents.

If your NI number is shown on any documents you send us in support of an application, we will use this information, share and check it with HMRC in order to obtain accurate financial information about you.

Part C – Your financial information

Please give evidence for the tax year 2018-19. Normally, this is the year ending 5 April 2019, but may differ if your employer or business has a tax year which does not end in April.

For any income paid in a foreign currency, please state the equivalent in pounds sterling.

Q1 Income from salary, wages, taxable state benefits or from occupational or private pensions

a Total income from salary / wages

You should refer to your 2018-19 P60 or final payslip for your income from salary/wages. If as part of your salary or wages for the tax year 2018-19 you received tips and other payments that did not show on your P60, you still need to include this figure when providing your total income amount earned from employment.

b Taxable state benefits

You should refer to your 2018-19 P60 or P45 from the Department of Work and Pensions for your taxable state benefit details. Only include income received for the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Contribution-based Employment and Support Allowance
- Graduated retirement benefit
- Incapacity Benefit (only include the amount received after 28 weeks of incapacity)
- Industrial Death Benefit
- Jobseeker's Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

Do not include income received from any other benefits or Universal Credit.

Section 12 - financial details for tax year 2018-19 for parents and partners

Continued

c Occupational/private pension

If you received an occupational or private pension, you should refer to your P60P or annual statement from your pension provider.

Q3 Income from savings and investments

To make this question easier to answer, we have split it up into 4 separate parts. There's a note for each part. You may or may not have received income from every part, just tell us about the ones you did.



Only tell us about the amount of interest / income you gained from savings and investments during the 2018-19 tax year, not the actual amount of savings or invested sums you had.

a Income from UK banks, building societies and unit trusts

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Gross UK interest (before tax has been deducted)
- You must include interest you receive on bank, building society and other savings accounts unless it is specifically non-taxable, for example, a non-taxable Individual Savings Account (ISA) etc.

If you did not declare any savings and investment income to HMRC

Please refer to your bank or building society statements for these figures.

Section 12 - financial details for tax year 2018-19 for parents and partners

Continued

b Income from UK life insurance gains, securities and partnerships

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Interest from gilt edged and other UK securities – gross amount before tax
- UK life insurance policy etc. gains on which tax was treated as paid
- UK life insurance policy etc. gains on where no tax was treated as paid
- UK life insurance policy etc. gains from voided ISAs
- Your share of taxed interest etc.
- Total untaxed savings income taxable at 20%
- Taxed income taxable at 10%
- Taxed income taxable at 20%

c Income from UK investments and dividends

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Dividends from UK companies
- Other dividends
- Stock Dividends
- Non-qualifying distributions and close company loans written off or released
- Share schemes – taxable amount

d Income from foreign investment and dividends

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Foreign dividends
- Interest and other income from overseas savings
- Dividends from foreign companies
- Dividend income received by a person overseas

Section 12 - financial details for tax year 2018-19 for parents and partners

Continued

Q4 Income from taxable benefits in kind

P11D

The following table provides a breakdown of what we want you to include as part of your total income from 'taxable benefits in kind' during the 2018-19 tax year. Add together all the benefits in kind you received and write your total figure on the form.

Benefit in kind
Assets placed at employees disposal (cars, property, goods or other assets)
Payments made on behalf of employee
Vouchers and credit cards
Living accommodation
Mileage allowance and passenger payments
Total cash equivalent of all cars/vans made available
Total cash equivalent of fuel for all cars/vans made available
Cash equivalent of loans after deducting any interest paid by the borrower
Private medical treatment or insurance
Qualifying relocation expenses payments and benefits
Services supplied
Assets placed at employees disposal
Other items (including subscriptions and professional fees)
Expenses payments made to, or on behalf of, the employee

Section 12 - financial details for tax year 2018-19 for parents and partners

Continued

Part D – Other income

Q1 Income from self-employment

To make this question easier to answer, we have split it up into 2 parts. There's a note for each part. You may or may not have received self-employment income from both parts, just tell us about the ones you did.

a Total adjusted profit from businesses

You should include the income type below as your answer for the total amount of adjusted profits you received from self-employment during the 2018-19 tax year.

- Total adjusted profits from this business (aggregated for multiple self employments)

b Total adjusted profit from partnerships

You should include the income type(s) below as your answer for the total profit you received from partnerships during the 2018-19 tax year.

- Share of total taxed and untaxed income other than that taxable at 10% and 20%
- Your share of total adjusted profit from the partnerships

Section 12 - financial details for tax year 2018-19 for parents and partners

Continued

Q2 Minister of religion

Tell us about the amount of income you received from the following income type during the 2018-19 tax year:

- Taxable income minus expenses (Ministers of religion) that are not included in your P60 or P11D

Q3 Other income and lump sums

You should include the income type(s) below as your answer for the amount of income you received from other income and lump sums.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Other taxable income – before expenses and tax taken off
- Foreign earnings not taxable in the UK
- Taxable lump sums
- Lump sums or benefits received from an Employer Financed Retirements Benefit Scheme excluding pensions
- Redundancy and other lump sums and compensation payments

Q4 Income from property lettings

You should include the income type(s) below as your answer for the amount of income you received from property lettings.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Income from UK property
- Income from foreign property or land

Q5 Income from UK trusts

You should include the income type(s) below as your answer for the amount of income you received from UK trusts.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Discretionary income payment from a UK resident trust – net amount
- Discretionary income payment from a UK resident trust – total payments from settlor-interested trusts
- Non-discretionary income entitlement from a trust – net amount of non-savings income
- Non-discretionary income entitlement from a trust – net amount of savings income
- Non-discretionary income entitlement from a trust – net amount of dividend income
- Income chargeable on settlors
- Income from UK estates
- Foreign estate income

Section 12 - financial details for tax year 2018-19 for parents and partners

Continued

Q6 Foreign income

You should include the income type(s) below as your answer for the amount of income you received from foreign income.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Total taxable amount of overseas pensions, social security benefits and royalties etc.
- Total taxable amount of all other income received by a person abroad and any remitted 'ring fenced' foreign income
- Gains on disposals of holdings offshore funds and discretionary income from non-resident trusts
- Benefit received from an overseas trust, company or other person
- Gains on foreign life policies (amount of gain)

Q7 Income from an overseas pension

You should include the income type(s) below as your answer for the amount of income you received from an overseas pension.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Value of pension benefits in excess of your Available Lifetime Allowance, taken by you as a lump sum
- Amount of unauthorised payment from a pension scheme, not subject to surcharge
- Total amount of unauthorised payment from a pension scheme, subject to surcharge
- Taxable short service refund of contribution (overseas pension schemes only)
- Taxable lump sum death benefit payment (overseas pensions only)

Q8 Other overseas income and gains

You should include the income type below as your answer for the amount of income you received from other overseas income and gains.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Amount of omissions (exemptions under transfer of foreign assets)

Section 12 - financial details for tax year 2018-19 for parents and partners

Continued

Part E – Income deductions

Q3 Allowable expenses on which you claimed tax relief

The list below is a breakdown of what we want you to include in your answer for the amount of allowable expenses you had on which you claimed tax relief.

Add together all allowable expenses below which you had during the 2018-19 tax year and tell us your total figure on the form. You may not have had all the allowable expenses listed, just tell us about the ones you did.

- Total amount of allowable expenses
- Foreign tax for which tax credit relief not claimed
- Business travel and subsistence expenses
- Fixed deductions for expenses
- Professional fees and subscriptions
- Other expenses and capital allowances

Part F – Your dependants

Academic year

You should provide the child dependants' income for the academic year. The academic year is determined by when the student begins their study.

Student's study begins between:

- 1 August 2020 and 31 December 2020 inclusive
- 1 January 2021 and 31 March 2021 inclusive
- 1 April 2021 and 30 June 2021 inclusive
- 1 July 2021 and 31 July 2021 inclusive

Academic year

- 1 September 2020 to 31 August 2021
- 1 January 2021 to 31 December 2021
- 1 April 2021 to 31 March 2022
- 1 July 2021 to 30 June 2022

Q1 The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child that is wholly or mainly financially dependent on the student, the student's husband, wife or partner or the student's parents or step parents. You can find out more information about how household information is calculated online at:

www.studentfinancewales.co.uk

Please do not include income from sources such as the Government Child Trust, State Child Benefit Child Tax Credit, the child element of Universal Credit or minimal sums of money from other sources when entering a child dependant's income.

Declaration for parents and partners

If any person(s) named in section 12 cannot sign the form it must be signed on their behalf by their attorney. The Power of Attorney letter must be sent with the application before a signature from that attorney will be accepted.

Changes of circumstance

You must notify the SLC about any change in your circumstances, which may affect the student's entitlement to financial support.

The most common change of circumstance would be if:

- your household income changes; or
- your marital status changes.

Privacy Notice

SLC and the Welsh Government are joint Data Controllers under the Data Protection Legislation. We hold information for the purposes specified in our notification to the Information Commissioner including determining eligibility for student finance, assessing the maximum amount of financial support available, payment of student finance and the detection and prevention of fraud, and may use this information for any of these.

For further details about the way your information is used, who is responsible for it and the rights you have in connection with it, please refer to our full Privacy Notice available online at **www.studentfinancewales.co.uk/privacynotice**

If you don't have internet access, please call us on **0300 200 4050** and we can send a copy to you.